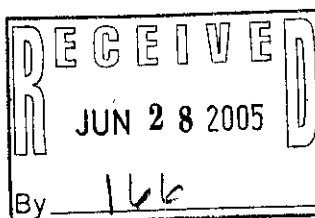




# **BENCHMARK COMMUNITY BANK**

*Serving Southside Virginia*



**Clarksville Office**  
P. O. Box 1824 • 133 College Street  
Clarksville, Virginia 23927

Phone: (434) 374-9888  
FAX: (434) 374-9889  
[www.bcbonline.net](http://www.bcbonline.net)

June 17, 2005

Robert E. Feldman  
Attention: Comments  
Federal Deposits Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

Dear Mr. Feldman:

I would like to express my opposition to the **Proposed Classification of Commercial Credit Exposures**.

The current FAS 114 review already requires that we calculate loss severity for loans rated below the "Pass" category. Our bank currently utilizes six classifications, Pass, Pass – Acceptable with Care, Special Mention, Substandard, Doubtful, and Loss, in our quarterly review of commercial borrowers. Any relationship graded below "Pass" is subjected to a detailed review whereby a specific reserve is established based on that relationship's projected loss amount.

The current system is effective and already accomplishes what this new method proposes. A change will only introduce more confusion and cost into the process with no measurable benefit to the safety and soundness of the bank.

Sincerely,

Allen Murray  
Vice President